Overview

In 1997, Congress created Title XXI of the Social Security Act to provide health care for the growing number of uninsured children in the United States. This legislation provided states with the opportunity to create State Children's Health Insurance (SCHIP) programs to increase access to affordable health insurance. In Georgia, this program is PeachCare for Kids™. PeachCare for Kids™ began covering children in 1998 and provides comprehensive coverage to uninsured children. SCHIP was reauthorized in 2009, as part of the Children's Health Insurance Program Reauthorization Act (CHIPRA).

ELIGIBILITY

- ■U.S. citizens
- Georgia residents
- Age 18 and under (Eligible until 19th birthday)
- Family income less than or equal to 235 percent of the federal poverty level
- State employees are not eligible for PeachCare for Kids™

Program Description

PeachCare for Kids[™] is a comprehensive health care program for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental care and vision care.

Eligibility Determination

To ensure appropriate enrollment in the program, as of July 1, 2007, PeachCare for Kids™ required documentation of citizenship and income to be verified for all new applicants. Children in a family with income at or below 235 percent of the federal poverty level (about \$51,818 for a family of four) can qualify. Income is verified annually as part of the renewal process. Information about the documents required for verification is available at www.peachcare.org.

Premium

There is no cost for children age five and under. Currently, the monthly premium for PeachCare for Kids[™] coverage is \$10 to \$35 for one child and a maximum of \$70 for two or more children living in the same household, depending on household income. There are no co-payments or deductibles required for benefits covered by PeachCare for Kids[™].

Citizenship Requirements

To be eligible for PeachCare for KidsTM, children must be citizens of the U.S. or have resided legally in the U.S. for at least five years. Note: Citizenship applies ONLY to the child. Children who are citizens of non-citizen parents can be eligible for PeachCare for KidsTM.

BENEFITS

- Preventive services such as immunizations and regular check-ups
- Care from your doctor when your child is sick
- Specialist care
- Dental care
- Vision care, including vision screenings and eyeglasses
- Hospitalization
- Emergency Room services
- Prescription medications
- Mental health care
- Each child in the program has a Georgia Families Care Management Organization who is responsible for coordinating the child's care

Six-Month Uninsured Provision

PeachCare for KidsTM was created to provide health care to uninsured children. For this reason, children must be uninsured for the six months prior to applying for PeachCare for KidsTM. There are exceptions for

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children who have lost coverage involuntarily. For example, if a child was covered through a parent's employer and the parent lost his/her job, or the employer dropped coverage for dependent children, a waiting period does not apply.

Applying for PeachCare for Kids™

You can now apply for PeachCare for Kids[™] online at www.peachcare.org. To find out more about the program, please contact PeachCare for Kids[™] at 877-GAPEACH (877-427-3224).

○ PeachCare for Kids™ Funding

PeachCare for Kids[™] funding is provided by the state of Georgia, the federal government (Title XXI funds), and premiums collected for children ages six through 18. Under the provisions of Title XXI, federal matching funds are available to subsidize over 75 percent of the benefit cost, less premiums, with the remaining nearly 25 percent coming from the state. The percentage of federal matching funds is adjusted annually.

The Georgia Department of Community Health spent \$273,955,728 in unaudited total funds on PeachCare for Kids™ in FY 2009 (which included \$227,766,804 in unaudited federal funds and \$64,933,054 in unaudited state funds).

PeachCare for Kids[™] is not an entitlement program. It is subject to the availability of funds specifically appropriated for this program. DCH's Division of Medical Assistance is authorized to institute utilization control procedures, enrollment limits or modify health benefits to stay within available funding.

Future of PeachCare for Kids™

CHIPRA, which reauthorized children's health insurance programs across the country in 2009, will fund PeachCare for Kids™ through 2013.

RECOGNITION

- PeachCare for Kids[™] exceeded its two-year enrollment goal in its first year of operations.
- The PeachCare for KidsTM program presented its plan at national conventions highlighting best practices in outreach and enrollment.
- PeachCare for KidsTM promotional materials received a Gold Award, the highest honor given by the National Health Information Awards.